



## **SB 108 – Health Insurance – Annual Behavioral Health Wellness Visits – Coverage and Reimbursement**

**Committee: Finance**

**Date: February 1, 2023**

**POSITION: Support with Amendment**

**The Maryland Coalition of Families:** Maryland Coalition of Families (MCF) helps families who care for a loved one with behavioral health needs. Using personal experience, our staff provide one-to-one peer support and navigation services to family members with a child, youth or adult with a mental health, substance use or gambling challenge.

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MCF strongly supports SB 108 as amended.

SB 108 addresses a basic parity issue – health insurers should provide for behavioral health coverage on par with what they provide for somatic health coverage. Currently, a great inequity exists. Like somatic health wellness checks, behavioral health wellness visits can improve outcomes and save later costs by identifying symptoms early and intervening, without already needing to have a psychiatric diagnosis.

The need for behavioral health wellness visits is greater than ever. The mental health of people has dramatically worsened in the wake of the COVID pandemic.

- Adults saw an increase in rates of anxiety from 8% to 33% from 2019 to 2021
- Adults saw an increase in rates of depression from 6% to 25% from 2019 to 2021<sup>1</sup>
- Emergency Department visits for potential suicidality for youth aged 12-17 increased 39% from 2019 to 2021<sup>2</sup>

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<sup>1</sup> Centers for Disease Control and Prevention, National Center for Health Statistics (November 2022). Anxiety and Depression.

<sup>2</sup> Centers for Disease Control and Prevention (June 2021). Emergency Department Visits for Suspected Suicide Attempts among Persons Aged 12-25 Years Before and During the COVID-19 Pandemic – United States, January 2019-May 2021.

While there may be some decline in rates over the period 2021 – 2022 (the data isn't in yet), there is every reason to believe that there has been a general worsening of behavioral health over the last three years.

To alleviate suffering and to divert individuals from higher levels of care, regular wellness visits are the solution. Insurers must reimburse for such visits at the same rates that they reimburse for somatic wellness visits – it's a parity issue.

We support the amendment that clarifies what type of assessments are to be done and by whom.

For these reasons we urge a favorable report on SB 108 as amended.

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